

Information to identify the case:

Debtor 1 **Rolando Antonio Garcia**

First Name Middle Name Last Name

Debtor 2

(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court **Northern District of Illinois**

Case number: **19-32826**

Social Security number or ITIN **xxx-xx-0446**

EIN --_-----

Social Security number or ITIN -----

EIN --_-----

Date case filed for chapter **7 11/18/19**

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Rolando Antonio Garcia	
2. All other names used in the last 8 years		
3. Address	828 Joliet Street West Chicago, IL 60185	
4. Debtor's attorney Name and address	Roy D Winn 27W140 Roosevelt Road Suite 201 Winfield, IL 60190	Contact phone 630-462-7177 Email: rdwinn@hotmail.com
5. Bankruptcy trustee Name and address	Brenda Porter Helms ESQ The Helms Law Firm, P.C. 3400 West Lawrence Chicago, IL 60625	Contact phone 773-463-6427 Email: brenda.helms@albanybank.com

For more information, see page 2 >

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	Eastern Division 219 S Dearborn 7th Floor Chicago, IL 60604	Hours open: 8:30 a.m. until 4:30 p.m. except Saturdays, Sundays and legal holidays. Contact phone 1-866-222-8029 Date: 11/19/19
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	December 16, 2019 at 12:00 PM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. Debtors must bring a picture ID and proof of their Social Security Number.	Location: 100 S 3rd Street, Courtroom 240, Geneva, IL 60134
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none"> if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> if you assert that the discharge should be denied under § 727(a)(8) or (9). <hr/> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	Filing deadline: 2/14/20 No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 Northern District of Illinois

In re:
 Rolando Antonio Garcia
 Debtor

Case No. 19-32826-JSB
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0752-1

User: corrinal
 Form ID: 309A

Page 1 of 1
 Total Noticed: 15

Date Rcvd: Nov 19, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 21, 2019.

db +Rolando Antonio Garcia, 828 Joliet Street, West Chicago, IL 60185-3337
 28397605 +Amex/Bankruptcy, 9111 Duke Blvd, Mason, OH 45040-8999
 28397609 +Edith Salinas, 217 W. Pomeroy, West Chicago, IL 60185-3313
 28397610 Jose Huerta, West Chicago, IL 60185
 28397611 +Nationstar Mortgage LLC D/B/A Mr. Cooper, C/O Shapiro Kreisman & Associates,
 2121 Waukegan Road 301, Deerfield, IL 60015-1831
 28397612 +State Collection Service, Po Box 6250, Madison, WI 53716-0250
 28397614 +Visa Dept Store National Bank/Macy's, Po Box 8218, Mason, OH 45040-8218

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: rdwinn@hotmail.com Nov 20 2019 03:38:19 Roy D Winn, 27W140 Roosevelt Road,
 Suite 201, Winfield, IL 60190
 tr +EDI: QBPHLMS.COM Nov 20 2019 07:53:00 Brenda Porter Helms, ESQ, The Helms Law Firm, P.C.,
 3400 West Lawrence, Chicago, IL 60625-5104
 28397604 +EDI: AFNIRECOVERY.COM Nov 20 2019 07:53:00 Afni, Inc., Po Box 3097,
 Bloomington, IL 61702-3097
 28397606 +EDI: TSYS2.COM Nov 20 2019 07:53:00 Barclays Bank Delaware, Po Box 8803,
 Wilmington, DE 19899-8803
 28397607 +EDI: CITICORP.COM Nov 20 2019 07:53:00 Citibank North America, Po Box 6497,
 Sioux Falls, SD 57117-6497
 28397608 +E-mail/PDF: creditonebknotifications@resurgent.com Nov 20 2019 03:46:04 Credit One Bank,
 Po Box 98872, Las Vegas, NV 89193-8872
 28397613 +EDI: RMSC.COM Nov 20 2019 07:53:00 Synch/Toys 'R' Us, Po Box 965005,
 Orlando, FL 32896-5005
 28399357 +EDI: RMSC.COM Nov 20 2019 07:53:00 Synchrony Bank, c/o PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 8

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 21, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 19, 2019 at the address(es) listed below:

Brenda Porter Helms, ESQ brenda.helms@albanybank.com, bhelms@ecf.axosfs.com
 Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov
 Roy D Winn on behalf of Debtor 1 Rolando Antonio Garcia rdwinn@hotmail.com

TOTAL: 3